

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor	:	Lisa Goldberg
Serial No.	:	10/761,686
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Examiner	:	Brian Fertig
Title	:	METHOD AND APPARATUS FOR AN INCOMPLETE INFORMATION MODEL OF CREDIT RISK
Attorney Docket No.	:	BARR0011

April 16, 2008

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE

Sir:

Applicants file this Response to the Office Action dated January 16, 2008 for the above-identified patent application.

Applicants do not believe that any fees are due with the filing of this Response. However, the Commissioner is authorized to charge any additional fees or credit any overpayment to the Glenn Patent Group Deposit Account No. 07-1445, Customer No. 22,862. Applicants consider this document to be filed in a timely manner.